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NOV 11 2004

REVISED SECOND AMENDMENT AFTER OFFICE ACTION - MARKED COPY

APPLICATION NUMBER 09/776,498

TITLE OF INVENTION

A method and system to enable, to organize, to facilitate, and to transact communications for a fee or cost born by a Sender Party utilizing a network such as the Internet.

Guide to Changes Marked:

Deleted Material, including Deleted New Matter From Preliminary Amendment of 12-9-03

Added Material After Office Action

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claims*

*no pages 2-89*

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